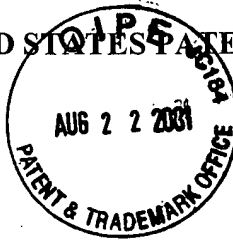


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicants: MIK et al.

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR
PROCESSING A CHARGE
APPLIED TO A FINANCIAL
ACCOUNT

Customer No.: 22927

Group Art Unit: 2165

Examiner: A.J. Heinz
(703) 305-3900 / phone*S. WASYLCHAK*

**AMENDMENT AND RESPONSE
to the Non-final Office Action
Mailed April 19, 2001
(Paper No. 13)**

Attorney Docket No. 98-017

Walker Digital Corporation
Five High Ridge Park
Stamford, CT 06905-1326
(203) 461-7000 / phone
(203) 595-8266 / fax

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T.P.
8/28/01
Jmelyt.
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Technology Center 2100

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on August 20, 2001.

Dated: 8/20/2001 By:

Veronika Leliever
Veronika Leliever

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Non-Final Office Action mailed April 19, 2001, (Paper No. 13), entry of the following amendments and consideration of the following remarks in the above-identified application are respectfully requested.